IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of

Jerry L. McKinney

Attorney Docket: Clearstream- 8
(JLM-2002 Trust-14)

Serial No.: 10/003,633

Filed: 11/02/2001

For: REGULATORY COMPLIANCE SYSTEM AND METHOD

Examiner: Igor N. Borissov

Art Unit: 3629

RESPONSE TO OFFICE ACTION

Mail Stop Amendment Commissioner of Patents P.O. BOX 1450 Alexandria, VA 22313-1450

Sir:

Applicant respectfully requests that the following remarks be entered into the record in response to the Office Action of January 26, 2005, in the above-designated U.S. Patent Application:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 22 of this paper.